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Information to ide	entify the case:		3.			
Debtor 1:	Richard Edwards		Social Security number or ITIN: XXX	-xx-7649		
	First Name Middle Name La	ast Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name La	ast Name	Social Security number or ITIN: EIN:			
United States Bank	ruptcy Court: District of New Je	ersey	Date case filed for chapter:	13	1/21/19	
Case number:	19–11287–RG					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
Debtor's full name	Richard Edwards	
All other names used in the last 8 years		
Address	33 Ely Place East Orange, NJ 07017	
Debtor's attorney Name and address	Nicholas Fitzgerald Fitzgerald & Crouch, P.C. 649 Newark Avenue Jersey City, NJ 07306	Contact phone 201–533–1100
Bankruptcy trustee Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Contact phone 973–227–2840 www.magtrustee.com
Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676–6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973–645–4764 Date: 1/22/19
	All other names used in the last 8 years Address Debtor's attorney Name and address Bankruptcy trustee Name and address Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	All other names used in the last 8 years Address 33 Ely Place East Orange, NJ 07017 Debtor's attorney Name and address Nicholas Fitzgerald Fitzgerald & Crouch, P.C. 649 Newark Avenue Jersey City, NJ 07306 Bankruptcy trustee Name and address Marie–Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004 Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.nib.uscourts.gov

For more information, see page 2

Debtor Richard Edwards Case number 19–11287–RG

Meeting of creditors February 19, 2019 at 12:30 PM Debtors must attend the meeting Location: to be questioned under oath. In a Office of the US Trustee, 1085 Raymond Blvd., joint case, both spouses must One Newark Center, Suite 1401, Newark, NJ The meeting may be continued or adjourned to a later attend. 07102-5504 date. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 4/22/19 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 4/1/19 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim supplies the creditors to the juricities of the bankruptcy court, with consequences a lawyer can explain claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Filing deadline: 30 days after the Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors 9. Filing of plan The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The bankruptcy case debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and 12. Exempt property distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except 13. Discharge of debts as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

Case 19-11287-RG Doc 10 Filed 01/24/19 Entered 01/25/19 00:51:07 Desc Imaged

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re: Richard Edwards Debtor Case No. 19-11287-RG Chapter 13

TOTAL: 0

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Jan 22, 2019 Form ID: 3091 Total Noticed: 14

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2019. db +Richard Edwards, 33 Ely Place, East Orange, NJ 07017-3304 517980219 +KML Law Group PC, Attorneys At Law, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812 Miami, FL 33146-1837 517980220 +Lakeview Loan Servicing, 4425 Ponce De Leon Blvd, +M & T Bank, PO Box 619063, Dallas, TX 75261-9063 517980221 517980222 +Majestic Lake Financial, East K, 635 State Hwy 20, Upper Lake, CA 95485-8793 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: nickfitz.law@gmail.com Jan 23 2019 00:01:47 Nicholas Fitzgerald, aty Fitzgerald & Crouch, P.C., 649 Newark Avenue, Jersey City, NJ 07306 +E-mail/Text: BNC@magtrustee.com Jan 23 2019 00:03:22 Marie-Ann Greenberg, tr 30 Two Bridges Rd, Chapter 13 Standing Trustee, Suite 330, Fairfield, NJ 07004-1550 E-mail/Text: usanj.njbankr@usdoj.gov Jan 23 2019 00:02:53 U.S. Attorney, 970 Broad St., sma Rodino Federal Bldg., Newark, NJ 07102-2534 Room 502, +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 23 2019 00:02:51 United States Trustee, smg Suite 2100, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Newark, NJ 07102-5235 517980216 +EDI: PHINAMERI.COM Jan 23 2019 04:38:00 AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853 +EDI: CAPITALONE.COM Jan 23 2019 04:38:00 517980217 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 +EDI: RCSFNBMARIN.COM Jan 23 2019 04:38:00 517980218 Credit One Bank, Attn: Bankruptcy, Po Box 98873. Las Vegas, NV 89193-8873 +EDI: AGFINANCE.COM Jan 23 2019 04:38:00 517980223 OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013 +EDI: VERIZONCOMB.COM Jan 23 2019 04:38:00 Ve Verizon Wireless Bk Admin, 517980224 Verizon, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225 TOTAL: 9 ***** BYPASSED RECIPIENTS *****

NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.

USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2019 at the address(es) listed below: NONE. TOTAL: 0